

*No copies, no original signatures*

CAROLYN RUTH KOEHNEN,  
AS TRUSTEE OF THE CAROLYN  
R. KOEHNEN REVOCABLE TRUST  
U/A DATED APRIL 14, 1986  
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Hilo, Hawaii 96720  
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FILED IN THE  
UNITED STATES DISTRICT COURT  
DISTRICT OF HAWAII

JAN 26 2012

at 1 o'clock and 00 min. PM  
SUE BEITIA, CLERK

Pro Se

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF HAWAII

DEUTSCHE BANK NATIONAL  
TRUST COMPANY, AS TRUSTEE  
MORGAN STANLEY ABS  
CAPITAL I INC. TRUST 2007-NC1  
MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2007-NCS

Plaintiff,

vs.

LEIGAFOALI'I TAFUE WILLIAMS,  
fka LEIGAFOALI'I TAFUE  
KOEHNEN; PAPU CHRISTOPHER  
WILLIAMS; REAL TIME  
RESOLUTIONS, INC; CAROLYN  
RUTH KOEHNEN, AS TRUSTEE  
OF THE CAROLYN R. KOEHNEN  
REVOCABLE LIVING TRUST  
U/A, DATED APRIL 14, 1986;  
and JOHN DOES 1-5,

Defendants

CIVIL NO. CV 11 00632 JMS RLP

ANSWER TO COMPLAINT AND  
SUMMONS

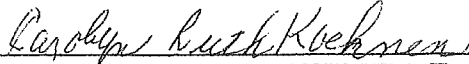
ANSWER

Defendant CAROLYN RUTH KOEHNEN, AS TRUSTEE OF THE CAROLYN  
R. KOEHNEN REVOCABLE LIVING TRUST U/A DATED APRIL 14, 1986, for

herself, does hereby answer subject Complaint as follows:

I hereby disclaim and default any interest in my Claim as holder of that certain Third Mortgage dated August 25, 2006, and recorded in the Bureau of Conveyances of the State of Hawaii as Document No. 2006-159848 on August 31, 2006. Said disclaimer and default is made in favor of LEIGAFOALI'I TAFUE WILLIAMS, Defendant, and I hereby release her forever from any claim I may have under the Mortgage.

DATED: Hilo, Hawaii January 25, 2012.

  
CAROLYN RUTH KOEHNEN, Trustee of the  
Carolyn R. Koehn Revocable Living Trust  
U/A dated April 14, 1986